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3
4 UNITED STATES DISTRICT COURT
5 DISTRICT OF NEVADA

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7 BANK OF NEW YORK MELLON,

8 Plaintiff(s),

9 v.

10 ERIC A. CATTANI, et al.,

11 Defendant(s).

Case No. 2:17-CV-363 JCM (GWF)

ORDER

12
13 Presently before the court is defendant Independence Homeowners' Association's ("the
14 HOA") motion to dismiss. (ECF No. 15). Plaintiff Bank of New York Mellon ("BNYM") filed a
15 response (ECF No. 18), to which the HOA replied (ECF No. 19).

16 Also before the court is plaintiff's motion for summary judgment. (ECF No. 38). The
17 HOA and defendant SFR Investments Pool 1, LLC, ("SFR") filed responses (ECF Nos. 44, 45), to
18 which plaintiff replied (ECF No. 48).

19 Also before the court is defendant HOA's motion for summary judgment. (ECF No. 39).
20 Plaintiff filed a response (ECF No. 43), to which the HOA replied (ECF No. 52).

21 Also before the court is SFR's motion for summary judgment. (ECF No. 40). Plaintiff
22 filed a response (ECF No. 42), to which SFR replied (ECF No. 53).

23 Also before the court is SFR's first stipulation for extension of time to file replies in support
24 of SFR and the HOA's motions for summary judgment. (ECF No. 49).

25 **I. Facts**

26 This case involves a dispute over real property located at 9109 Hilverson Avenue, Las
27 Vegas, Nevada, 89148 (the "property"). (ECF No. 1). On September 26, 2005, Eric Cattani
28 purchased the property. *Id.* Cattani obtained a loan in the amount of \$242,000 from Aegis

1 Wholesale Corporation (“Aegis”) to finance the purchase. *Id.* The loan was secured by a deed of
2 trust recorded on September 30, 2005. *Id.*; (ECF No. 38-1). The deed of trust lists Aegis as the
3 lender and Mortgage Electronic Registration Systems, Inc. as the beneficiary “solely as a nominee
4 for Lender and Lender’s successors and assigns.” (ECF No. 38-1).

5 On September 26, 2011, MERS assigned its interest in the deed of trust to plaintiff via a
6 corporate assignment of deed of trust (recorded on October 11, 2011). (ECF No. 38-1).

7 On October 4, 2013, Assessment Management Services (“AMS”), acting on behalf of the
8 HOA, recorded a notice of delinquent assessment lien, stating an amount due of \$1,424.23. (ECF
9 No. 38-1 at 29). On November 12, 2013, AMS, acting on behalf of the HOA, recorded a notice of
10 default and election to sell to satisfy the delinquent assessment lien, stating an amount due of
11 \$2,258.19. (ECF No. 38-1 at 31).

12 On April 9, 2014, AMS recorded a notice of trustee’s sale, stating an amount due of
13 \$4,944.78 and an anticipated sale date of May 2, 2014. (ECF No. 38-1 at 34-35).

14 On May 2, 2014, the HOA foreclosed on the property. (ECF No. 38-1 at 37). SFR
15 purchased the property at the foreclosure sale for \$17,000. *Id.* A foreclosure deed in favor of SFR
16 was recorded on May 14, 2014. *Id.*

17 On February 6, 2017, plaintiff filed its complaint, alleging quiet title/declaratory judgment
18 against all defendants, breach of NRS 116.1113 against the HOA and AMS, wrongful foreclosure
19 against the HOA and AMS, and injunctive relief against SFR. (ECF No. 1).

20 **II. Legal Standard**

21 The Federal Rules of Civil Procedure allow summary judgment when the pleadings,
22 depositions, answers to interrogatories, and admissions on file, together with the affidavits, if any,
23 show that “there is no genuine dispute as to any material fact and the movant is entitled to a
24 judgment as a matter of law.” Fed. R. Civ. P. 56(a). A principal purpose of summary judgment is
25 “to isolate and dispose of factually unsupported claims.” *Celotex Corp. v. Catrett*, 477 U.S. 317,
26 323–24 (1986).

27 For purposes of summary judgment, disputed factual issues should be construed in favor
28 of the non-moving party. *Lujan v. Nat’l Wildlife Fed.*, 497 U.S. 871, 888 (1990). However, to be

1 entitled to a denial of summary judgment, the nonmoving party must “set forth specific facts
2 showing that there is a genuine issue for trial.” *Id.*

3 In determining summary judgment, a court applies a burden-shifting analysis. The moving
4 party must first satisfy its initial burden. “When the party moving for summary judgment would
5 bear the burden of proof at trial, it must come forward with evidence which would entitle it to a
6 directed verdict if the evidence went uncontroverted at trial. In such a case, the moving party has
7 the initial burden of establishing the absence of a genuine issue of fact on each issue material to
8 its case.” *C.A.R. Transp. Brokerage Co. v. Darden Rests., Inc.*, 213 F.3d 474, 480 (9th Cir. 2000)
9 (citations omitted).

10 By contrast, when the nonmoving party bears the burden of proving the claim or defense,
11 the moving party can meet its burden in two ways: (1) by presenting evidence to negate an essential
12 element of the non-moving party’s case; or (2) by demonstrating that the nonmoving party failed
13 to make a showing sufficient to establish an element essential to that party’s case on which that
14 party will bear the burden of proof at trial. *See Celotex Corp.*, 477 U.S. at 323–24. If the moving
15 party fails to meet its initial burden, summary judgment must be denied and the court need not
16 consider the nonmoving party’s evidence. *See Adickes v. S.H. Kress & Co.*, 398 U.S. 144, 159–
17 60 (1970).

18 If the moving party satisfies its initial burden, the burden then shifts to the opposing party
19 to establish that a genuine issue of material fact exists. *See Matsushita Elec. Indus. Co. v. Zenith*
20 *Radio Corp.*, 475 U.S. 574, 586 (1986). To establish the existence of a factual dispute, the
21 opposing party need not establish a material issue of fact conclusively in its favor. It is sufficient
22 that “the claimed factual dispute be shown to require a jury or judge to resolve the parties’ differing
23 versions of the truth at trial.” *T.W. Elec. Serv., Inc. v. Pac. Elec. Contractors Ass’n*, 809 F.2d 626,
24 631 (9th Cir. 1987).

25 In other words, the nonmoving party cannot avoid summary judgment by relying solely on
26 conclusory allegations that are unsupported by factual data. *See Taylor v. List*, 880 F.2d 1040,
27 1045 (9th Cir. 1989). Instead, the opposition must go beyond the assertions and allegations of the
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1 pleadings and set forth specific facts by producing competent evidence that shows a genuine issue
2 for trial. *See Celotex*, 477 U.S. at 324.

3 At summary judgment, a court's function is not to weigh the evidence and determine the truth, but
4 to determine whether there is a genuine issue for trial. *See Anderson v. Liberty Lobby, Inc.*, 477
5 U.S. 242, 249 (1986). The evidence of the nonmovant is "to be believed, and all justifiable
6 inferences are to be drawn in his favor." *Id.* at 255. But if the evidence of the nonmoving party is
7 merely colorable or is not significantly probative, summary judgment may be granted. *See id.* at
8 249–50.

9 **III. Discussion**

10 As an initial matter, claim (4) of plaintiff's complaint will be dismissed without prejudice
11 as the court follows the well-settled rule in that a claim for "injunctive relief" standing alone is not
12 a cause of action. *See, e.g., In re Wal-Mart Wage & Hour Emp't Practices Litig.*, 490 F. Supp. 2d
13 1091, 1130 (D. Nev. 2007); *Tillman v. Quality Loan Serv. Corp.*, No. 2:12-CV-346 JCM RJJ, 2012
14 WL 1279939, at *3 (D. Nev. Apr. 13, 2012) (finding that "injunctive relief is a remedy, not an
15 independent cause of action"); *Jensen v. Quality Loan Serv. Corp.*, 702 F. Supp. 2d 1183, 1201
16 (E.D. Cal. 2010) ("A request for injunctive relief by itself does not state a cause of action.").

17 The court takes judicial notice of the following recorded documents: the first deed of trust;
18 the assignment to plaintiff; the notice of delinquent assessment; the notice of default and election
19 to sell; the notice of foreclosure sale; and the foreclosure deed upon sale. (ECF No. 38-1); *see,*
20 *e.g., United States v. Corinthian Colls.*, 655 F.3d 984, 998–99 (9th Cir. 2011) (holding that a court
21 may take judicial notice of public records if the facts noticed are not subject to reasonable dispute);
22 *Intri-Plex Tech., Inv. v. Crest Grp., Inc.*, 499 F.3d 1048, 1052 (9th Cir. 2007).

23 Under Nevada law, "[a]n action may be brought by any person against another who claims
24 an estate or interest in real property, adverse to the person bringing the action for the purpose of
25 determining such adverse claim." Nev. Rev. Stat. § 40.010. "A plea to quiet title does not require
26 any particular elements, but each party must plead and prove his or her own claim to the property
27 in question and a plaintiff's right to relief therefore depends on superiority of title." *Chapman v.*
28 *Deutsche Bank Nat'l Trust Co.*, 302 P.3d 1103, 1106 (Nev. 2013) (citations and internal quotation

1 marks omitted). Therefore, for a party to succeed on its quiet title action, it needs to show that its
2 claim to the property is superior to all others. *See also Breliant v. Preferred Equities Corp.*, 918
3 P.2d 314, 318 (Nev. 1996) (“In a quiet title action, the burden of proof rests with the plaintiff to
4 prove good title in himself.”).

5 Section 116.3116(1) of the Nevada Revised Statutes¹ gives an HOA a lien on its
6 homeowners’ residences for unpaid assessments and fines; moreover, NRS 116.3116(2) gives
7 priority to that HOA lien over all other liens and encumbrances with limited exceptions—such as
8 “[a] first security interest on the unit recorded before the date on which the assessment sought to
9 be enforced became delinquent.” Nev. Rev. Stat. § 116.3116(2)(b).

10 The statute then carves out a partial exception to subparagraph (2)(b)’s exception for first
11 security interests. *See* Nev. Rev. Stat. § 116.3116(2). In *SFR Investments Pool 1 v. U.S. Bank*, the
12 Nevada Supreme Court provided the following explanation:

13 As to first deeds of trust, NRS 116.3116(2) thus splits an HOA lien into two pieces,
14 a superpriority piece and a subpriority piece. The superpriority piece, consisting of
15 the last nine months of unpaid HOA dues and maintenance and nuisance-abatement
charges, is “prior to” a first deed of trust. The subpriority piece, consisting of all
other HOA fees or assessments, is subordinate to a first deed of trust.

16 334 P.3d 408, 411 (Nev. 2014) (“*SFR Investments*”).

17 Chapter 116 of the Nevada Revised Statutes permits an HOA to enforce its superpriority
18 lien by nonjudicial foreclosure sale. *Id.* at 415. Thus, “NRS 116.3116(2) provides an HOA a true
19 superpriority lien, proper foreclosure of which will extinguish a first deed of trust.” *Id.* at 419; *see*
20 *also* Nev. Rev. Stat. § 116.3116(1) (providing that “the association may foreclose its lien by sale”
21 upon compliance with the statutory notice and timing rules).

22 Subsection (1) of NRS 116.3116 provides that the recitals in a deed made pursuant to
23 NRS 116.3116 of the following are conclusive proof of the matters recited:

- 24 (a) Default, the mailing of the notice of delinquent assessment, and the recording
25 of the notice of default and election to sell;
26 (b) The elapsing of the 90 days; and
(c) The giving of notice of sale[.]

27
28 ¹ The 2015 Legislature revised Chapter 116 substantially. 2015 Nev. Stat., ch. 266. Except where
otherwise indicated, the references in this order to statutes codified in NRS Chapter 116 are to the
version of the statutes in effect in 2011–13, when the events giving rise to this litigation occurred.

1 Nev. Rev. Stat. § 116.31166(1)(a)–(c).² “The ‘conclusive’ recitals concern default, notice, and
2 publication of the [notice of sale], all statutory prerequisites to a valid HOA lien foreclosure sale
3 as stated in NRS 116.31162 through NRS 116.31164, the sections that immediately precede and
4 give context to NRS 116.31166.” *Shadow Wood Homeowners Assoc. v. N.Y. Cmty. Bancorp., Inc.*,
5 366 P.3d 1105 (Nev. 2016) (“*Shadow Wood*”). Nevertheless, courts retain the equitable authority
6 to consider quiet title actions when a HOA’s foreclosure deed contains statutorily conclusive
7 recitals. *See id.* at 1112.

8 Here, the parties have provided the recorded notice of delinquent assessment, the recorded
9 notice of default and election to sell, the recorded notice of trustee’s sale, and the recorded trustee’s
10 deed upon sale. *See* (ECF No. 38-1). Pursuant to NRS 116.31166, these recitals in the recorded
11 foreclosure deed are conclusive to the extent that they implicate compliance with NRS 116.31162
12 through NRS 116.31164, which provide the statutory prerequisites of a valid foreclosure. *See id.*
13 at 1112 (“[T]he recitals made conclusive by operation of NRS 116.31166 implicate compliance
14 only with the statutory prerequisites to foreclosure.”). Therefore, pursuant to NRS 116.31166 and
15 the recorded foreclosure deed, the foreclosure sale is valid to the extent that it complied with NRS
16 116.31162 through NRS 116.31164.

17 Importantly, while NRS 116.3116 accords certain deed recitals conclusive effect—*e.g.*,
18 default, notice, and publication of the notice of sale—it does not conclusively, as a matter of law,
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20 ² The statute further provides as follows:

21
22 2. Such a deed containing those recitals is conclusive against the unit's
23 former owner, his or her heirs and assigns, and all other persons. The receipt for the
24 purchase money contained in such a deed is sufficient to discharge the purchaser
25 from obligation to see to the proper application of the purchase money.

26 3. The sale of a unit pursuant to NRS 116.31162, 116.31163 and 116.31164
27 vests in the purchaser the title of the unit’s owner without equity or right of
28 redemption.

Nev. Rev. Stat. § 116.31166(2)–(3).

1 entitle the buyer at the HOA foreclosure sale to success on a quiet title claim. *See Shadow Wood*,
2 366 P.3d at 1112 (rejecting contention that NRS 116.31166 defeats, as a matter of law, actions to
3 quiet title). Thus, the question remains whether plaintiff has demonstrated sufficient grounds to
4 justify setting aside the foreclosure sale. *See id.*

5 “When sitting in equity . . . courts must consider the entirety of the circumstances that bear
6 upon the equities. This includes considering the status and actions of all parties involved, including
7 whether an innocent party may be harmed by granting the desired relief.” *Id.*

8 Plaintiff raises the following grounds in support of its motion for summary judgment and
9 against defendant’s motion: the constitutionality of NRS 116.3116 and the Ninth Circuit decision
10 in *Bourne Valley Court Trust v. Wells Fargo Bank, N.A.*, 832 F.3d 1154 (9th Cir. 2016) (“*Bourne*
11 *Valley*”); commercial reasonability; and equitable relief. (ECF Nos. 38, 42, 43, 48).

12 Defendants respond with the following relevant arguments in support of their motions for
13 summary judgment and against plaintiff’s motion: the foreclosure sale extinguished the first deed
14 of trust; plaintiff’s constitutional challenges to the statute fail on legal and factual grounds; the
15 foreclosure sale was commercially reasonable; plaintiff failed to act to prevent the foreclosure; and
16 SFR is protected by the bona fide purchaser doctrine. (ECF Nos. 39, 40, 44, 46, 52, 53).

17 The court will address in turn the parties’ competing arguments regarding due process,
18 commercial reasonability, and equitable relief.

19 ***1. Due process***

20 Plaintiff argues that NRS Chapter 116 is unconstitutional under *Bourne Valley*, wherein
21 the Ninth Circuit held that the HOA foreclosure statute is facially unconstitutional. (ECF No. 38).
22 Plaintiff further contends that *Bourne Valley* renders any factual issues concerning actual notice
23 irrelevant. *Id.* at 6.

24 The Ninth Circuit held that NRS 116.3116’s “opt-in” notice scheme, which required a
25 HOA to alert a mortgage lender that it intended to foreclose only if the lender had affirmatively
26 requested notice, facially violated mortgage lenders’ constitutional due process rights. *Bourne*
27 *Valley*, 832 F.3d at 1157–58. The facially unconstitutional provision, as identified in *Bourne*
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1 Valley, exists in NRS 116.31163(2). *See id.* at 1158. At issue is the “opt-in” provision that
2 unconstitutionally shifts the notice burden to holders of the property interest at risk. *See id.*

3 “A first deed of trust holder only has a constitutional grievance if he in fact did not receive
4 reasonable notice of the sale at which his property rights was extinguished.” *Wells Fargo Bank,*
5 *N.A. v. Sky Vista Homeowners Ass’n*, No. 315CV00390RCJNPC, 2017 WL 1364583, at *4 (D.
6 Nev. Apr. 13, 2017). To state a procedural due process claim, a claimant must allege “(1) a
7 deprivation of a constitutionally protected liberty or property interest, and (2) a denial of adequate
8 procedural protections.” *Brewster v. Bd. of Educ. of Lynwood Unified Sch. Dist.*, 149 F.3d 971,
9 982 (9th Cir. 1998).

10 Here, plaintiff has failed to show that it did not receive proper notice. Plaintiff does not
11 argue that it lacked notice, actual or otherwise, of the event that affected the deed of trust (*i.e.*, the
12 foreclosure sale). Accordingly, plaintiff’s challenge based on due process and *Bourne Valley* fails
13 as a matter of law.

14 **2. Commercial reasonability**

15 Plaintiff argues that the foreclosure sale was commercially unreasonable because the
16 property sold for 10% of its fair market value, which is grossly inadequate so as to justify setting
17 the foreclosure aside. (ECF No. 38). Plaintiff cites NRS 116.1113 as the governing standard. *Id.*

18 NRS 116.3116 codifies the Uniform Common Interest Ownership Act (“UCIOA”) in
19 Nevada. *See Nev. Rev. Stat. § 116.001* (“This chapter may be cited as the Uniform Common-
20 Interest Ownership Act”); *see also SFR Investments*, 334 P.3d at 410. Numerous courts have
21 interpreted the UCIOA and NRS 116.3116 as imposing a commercial reasonableness standard on
22 foreclosure of association liens.³

23 ³ *See, e.g., Bayview Loan Servicing, LLC v. Alessi & Koenig, LLC*, 962 F. Supp. 2d 1222, 1229
24 (D. Nev. 2013) (“[T]he sale for \$10,000 of a Property that was worth \$176,000 in 2004, and which
25 was probably worth somewhat more than half as much when sold at the foreclosure sale, raises
26 serious doubts as to commercial reasonableness.”); *SFR Investments*, 334 P.3d at 418 n.6 (noting
27 bank’s argument that purchase at association foreclosure sale was not commercially reasonable);
28 *Thunder Props., Inc. v. Wood*, No. 3:14-cv-00068-RCJ-WGC, 2014 WL 6608836, at *2 (D. Nev.
Nov. 19, 2014) (concluding that purchase price of “less than 2% of the amounts of the deed of
trust” established commercial unreasonableness “almost conclusively”); *Rainbow Bend*
Homeowners Ass’n v. Wilder, No. 3:13-cv-00007-RCJ-VPC, 2014 WL 132439, at *2 (D. Nev.
Jan. 10, 2014) (deciding case on other grounds but noting that “the purchase of a residential
property free and clear of all encumbrances for the price of delinquent HOA dues would raise
grave doubts as to the commercial reasonableness of the sale under Nevada law”); *Will v. Mill*

1 In *Shadow Wood*, the Nevada Supreme Court held that an HOA’s foreclosure sale may be
2 set aside under a court’s equitable powers notwithstanding any recitals on the foreclosure deed
3 where there is a “grossly inadequate” sales price and “fraud, unfairness, or oppression.” 366 P.3d
4 at 1110; *see also Nationstar Mortg., LLC v. SFR Invs. Pool 1, LLC*, 184 F. Supp. 3d 853, 857–58
5 (D. Nev. 2016). In other words, “demonstrating that an association sold a property at its
6 foreclosure sale for an inadequate price is not enough to set aside that sale; there must also be a
7 showing of fraud, unfairness, or oppression.” *Id.* at 1112; *see also Long v. Towne*, 639 P.2d 528,
8 530 (Nev. 1982) (“Mere inadequacy of price is not sufficient to justify setting aside a foreclosure
9 sale, absent a showing of fraud, unfairness or oppression.” (citing *Golden v. Tomiyasu*, 387 P.2d
10 989, 995 (Nev. 1963) (stating that, while a power-of-sale foreclosure may not be set aside for mere
11 inadequacy of price, it may be if the price is grossly inadequate and there is “in addition proof of
12 some element of fraud, unfairness, or oppression as accounts for and brings about the inadequacy
13 of price” (internal quotation omitted)))).

14 Nevada has not clearly defined what constitutes “unfairness” in determining commercial
15 reasonableness. The few Nevada cases that have discussed commercial reasonableness state,
16 “every aspect of the disposition, including the method, manner, time, place, and terms, must be
17 commercially reasonable.” *Levers v. Rio King Land & Inv. Co.*, 560 P.2d 917, 920 (Nev. 1977).
18 This includes “quality of the publicity, the price obtained at the auction, [and] the number of
19 bidders in attendance.” *Dennison v. Allen Grp. Leasing Corp.*, 871 P.2d 288, 291 (Nev. 1994)
20 (citing *Savage Constr. v. Challenge–Cook*, 714 P.2d 573, 574 (Nev. 1986)).

21 Here, plaintiff fails to set forth sufficient evidence to show fraud, unfairness, or oppression
22 so as to justify the setting aside of the foreclosure sale.

23 Plaintiff’s motion cites the sale price at foreclosure as sufficient to justify setting aside the
24 sale. (ECF No. 38). This argument overlooks the reality of the foreclosure process. The amount
25 of the lien—not the fair market value of the property—is what typically sets the sales price.

26 The foregoing does not constitute the type of conduct sufficient to justify this court
27 exercising its equitable power to set aside a foreclosure sale, as sale price alone is insufficient to

28 *Condo. Owners’ Ass’n*, 848 A.2d 336, 340 (Vt. 2004) (discussing commercial reasonableness
standard and concluding that “the UCIOA does provide for this additional layer of protection”).

1 satisfy the *Long* test. *See, e.g., Nationstar Mortg., LLC*, No. 70653, 2017 WL 1423938, at *3 n.2
2 (“Sale price alone, however, is never enough to demonstrate that the sale was commercially
3 unreasonable; rather, the party challenging the sale must also make a showing of fraud, unfairness,
4 or oppression that brought about the low sale price.”). Plaintiff has not demonstrated fraud,
5 unfairness, or oppression, and its commercial reasonability argument fails as a matter of law. *See*
6 *Levers*, 560 P.2d at 920.

7 **3. Equitable relief**

8 Plaintiff argues that the equities in this case weigh in its favor and it is entitled to judgment
9 as a matter of law quieting title in its favor. (ECF No. 38). Plaintiff argues that the *Shadow Wood*
10 court adopted the restatement approach, and urges this court to apply the restatement to cases
11 where the sale price is less than 20% of fair market value. (ECF No. 38 at 13).

12 As this court mentioned in the previous section, the amount of the lien, and not the fair
13 market value of property, sets the price at a foreclosure sale. After failing to use the legal remedies
14 available to prevent the property from being sold to a third party—for example, seeking a
15 temporary restraining order and preliminary injunction and filing a *lis pendens* on the property
16 prior to foreclosure (*see Nev. Rev. Stat. §§ 14.010, 40.060*)—plaintiff now seeks to profit from its
17 failure to follow the rules set forth in the statutes. *See generally, e.g., Barkley’s Appeal. Bentley’s*
18 *Estate*, 2 Monag. 274, 277 (Pa. 1888) (“In the case before us, we can see no way of giving the
19 petitioner the equitable relief she asks without doing great injustice to other innocent parties who
20 would not have been in a position to be injured by such a decree as she asks if she had applied for
21 relief at an earlier day.”); *Nussbaumer v. Superior Court in & for Yuma Cty.*, 489 P.2d 843, 846
22 (Ariz. 1971) (“Where the complaining party has access to all the facts surrounding the questioned
23 transaction and merely makes a mistake as to the legal consequences of his act, equity should
24 normally not interfere, especially where the rights of third parties might be prejudiced thereby.”).

25 The court refuses to grant plaintiff equitable relief as a matter of law on these facts.

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1 **IV. Conclusion**

2 In light of the foregoing, plaintiff has not shown that it is entitled to judgment as a matter
3 of law on its claim for quiet title. Plaintiff's motion fails to demonstrate a legal or equitable basis
4 to quiet title in its favor.

5 Conversely, defendant has demonstrated that it is entitled to judgment as a matter of law
6 on plaintiff's claim for quiet title. Pursuant to *SFR Investments*, NRS Chapter 116, and the
7 trustee's deed upon sale, the foreclosure sale extinguished the deed of trust. Plaintiff has failed to
8 raise any genuine issues of material fact to preclude summary judgment in defendant's favor.
9 Therefore, the court will grant defendant's motion for summary judgment.

10 Accordingly,

11 IT IS HEREBY ORDERED, ADJUDGED, and DECREED that plaintiff's motion for
12 summary judgment (ECF No. 38) be, and the same hereby is, DENIED.

13 IT IS FURTHER ORDERED that the HOA's motion for summary judgment (ECF No. 39)
14 be, and the same hereby is, GRANTED.

15 IT IS FURTHER ORDERED that SFR's motion for summary judgment (ECF No. 40) be,
16 and the same hereby is, GRANTED.

17 IT IS FURTHER ORDERED that the HOA's motion to dismiss (ECF No. 15) be, and the
18 same hereby is, DENIED as moot.

19 IT IS FURTHER ORDERED that SFR's first stipulation for extension of time (ECF No.
20 49) be, and the same hereby is, DENIED as moot.

21 IT IS FURTHER ORDERED that SFR shall submit a proposed judgment to the court
22 within thirty (30) days of the date of this order.

23 DATED March 22, 2018.

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25 _____
UNITED STATES DISTRICT JUDGE